

CLAIMS

What is claimed is:

1. A national branch network (NBN) for conducting at least one of financial transactions, financial sales and service activities, and non-financial sales and service activities between a plurality of participating member institutions of the NBN and their customers, which customers are businesses and affluent individuals meeting at least one predetermined qualification, the member institutions including financial and non-financial institutions, with the NBN comprising a plurality of networked shared branch facilities, which are maintained by an NBN maintainer, each shared branch facility being physically located at a different location, such that at each shared facility at least several of the plurality of member institutions maintain a presence, and further such that at least one shared facility in the network, at least one member institution maintains a financial transaction capability, and wherein the NBN maintainer maintains at least one channel of communication with all of the branch facilities in the network, and individual member institutions maintain at least one channel of communication with those NBN branch facilities at which they maintain a presence and with other member facilities that are not part of the NBN; and such that where there is financial transaction capability at an NBN branch facility, financial transactions between member institutions and their customers are performed by staff of the NBN facility, which are representatives of the NBN maintainer, acting on behalf of the member

institutions, with the financial transactions being performed in a common area of the facility; and further such that where there at least one of financial and non-financial sales and service activity conducted at an NBN facility between financial and/or non-financial member institutions and their customers, such financial and/or non-financial sales and service activities are conducted between the respective member institution and its customers from a space within the NBN facility that is utilized exclusively by that member institution.

2. The NBN according to claim 1, wherein the NBN maintainer is a third-party different from all of the member institutions.

3. The NBN according to claim 1, wherein the NBN maintainer is also one of the member institutions.

4. The NBN according to claim 1, wherein the presence of a member institution at a branch facility is selected from the group consisting of: physical, virtual, and a combination thereof.

5. The NBN according to claim 1, wherein there are from about 30 to about 300 networked branch facilities.

6. The NBN according to claim 1, wherein each branch facility is located in a different business district.



7. The NBN according to claim 1, wherein a plurality of branch facilities are located in a business district.
8. The NBN according to claim 1, wherein each branch facility is located in a different city.
9. The NBN according to claim 1, wherein a plurality of branch facilities are located in a city.
10. The NBN according to claim 1, wherein each branch facility is located in a different standard metropolitan statistical area (SMSA).
11. The NBN according to claim 1, wherein a plurality of branch facilities are located in a SMSA.
12. A national branch network (NBN) system branch office facility, forming part of the network of branch facilities according to claim 1, the branch office facility comprising:
 - a physical location having:
 - a.) an external area, with indicia of the presence at that location of the NBN branch office facility, and leading to an internal area;
 - b.) an internal area including:

- i.) a reception and waiting area for customers and visitors to the facility, from which customers are subsequently directed to specific other parts of the internal area, at which they can wait until such time as they are directed to proceed to such other parts of the internal area;
- ii.) a transaction area in which financial transactions are conducted, the transaction area including at least one member selected from the group of:
 - A.) at least one automatic teller machine (ATM's);
 - B.) At least one teller window; and
 - C.) At least one quick deposit boxes;
- iii.) an office area, including at least one and up to a plurality of individual office spaces, each of which is maintained by a participating member institution, in which customers of that member institution engage in financial and non-financial sales and service activities with at least one representative of that member institution, and within which each participating institution maintains at least one channel of communication with other branch offices of that member institution and a main office of that member institution located at a different physical location.

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- 13. The NBN according to claim 12, wherein the at least one channel of communication is a telecommunication line selected from the group consisting of voice, video, computer, and combinations thereof.
- 14. The NBN according to claim 12, wherein the office area is a space that is itself shared by a plurality of member institutions, at which those member institutions utilize a shared virtual sales and service capability through which they each service their respective customers at different times.
- 15. The NBN according to claim 12, wherein the NBN is operated and managed by a third-party that is not one of the member institutions.
- 16. The NBN according to claim 12, wherein the NBN branch facilities are owned or leased by a third-party that operates and manages the NBN, and that is not one of the member institutions.
- 17. The NBN according to claim 15, wherein at least one of the NBN branch facilities are owned or leased by one of the member institutions.
- 18. The NBN according to claim 12, wherein at least one of the NBN branch facilities is owned by the third-party that operates and manages the NBN and this is not a member institution, and wherein at least one of the NBN branch facilities is owned by at least one of the member institutions.

19. A method of conducting a national branch network (NBN) system comprising:

5 a) providing a plurality of branch facilities operated and managed by an NBN operating/managing entity, wherein each facility including a common area, wherein certain general activities are performed; and a plurality of other areas occupied by financial and/or non-financial member institutions of the NBN, wherein certain non-financial activities specific to each financial and/or non-financial member institution are performed;

10 b) enabling up to a plurality of customers, which are businesses and individuals meeting predetermined qualifications, of the financial and non-financial institutions, to access the common area to perform certain financial transactions and to arrange to access at least one of the other areas occupied by the member financial and/or non-financial institutions to perform certain non-financial activities specific to that financial and/or non-financial member institution.

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20. The method according to claim 19, wherein the general activities conducted in the common area includes at least one activity selected from the group consisting of: conducting financial transactions; scheduling appointments to meet with representatives of the member institutions; and providing information.

21. The method according to claim 20, wherein the financial transactions are engaged in between member financial institutions and their customers.

22. The method according to claim 20, wherein the financial transactions are handled by a representative of the NBN operating/managing entity from a location selected from a teller facility and desk in the common area of the branch facility.

23. The method according to claim 20, wherein the financial transactions include accepting deposits from customers for the member institutions.

24. The method according to claim 23, wherein the deposits are non-cash only deposits.

25. The method according to claim 23, wherein the deposits include both cash and non-cash deposits.

26. The method according to claim 22, wherein when the location at which financial transactions are conducted is a teller facility, the financial transactions further include making cash disbursements to customers of the member institutions.

27. The method according to claim 21, wherein the financial transactions are handled by an automatic teller machine (ATM).

28. The method according to claim 21, wherein the financial transactions are handled by a combination of one of a representative of the NBN at a teller facility or main desk and up to a plurality of automatic teller machines (ATM's).
29. The method according to claim 20, wherein the activity of providing information includes at least one of the following:
providing information pertaining to starting and operating a business in the political jurisdiction in which the network branch financial institution is located;
providing information pertaining to the activities of stock markets; and
providing information pertaining to currency exchange.
30. The NBN according to claim 1, wherein member financial institutions include at least one institution selected from the group consisting of: commercial banks, investment banks, brokerage houses, and insurance companies.
31. The NBN according to claim 12, wherein the member non-financial institutions include at least one institution selected from the group consisting of: computer hardware and software stores; business supply stores; accounting firms; law firms; printing and duplicating businesses; courier services; telecommunications products and services suppliers;

travel services; small business administration offices; and government offices.

32. The NBN according to claim 12, wherein a branch location is provided in a location that is a geographic territory defined according to a parameter selected from the group consisting of: a local political entity; a business district; and a population center.

33. The NBN according to claim 12, wherein the geographic territory is a political entity selected from the group consisting of: a town; a village; and a city.

34. The NBN according to claim 12, wherein the geographic territory is a business district that selected from the group consisting of: a formal business district and an informal business district.

35. The NBN according to claim 12, wherein the geographic territory is a population center selected from the group consisting of: a geographic region having a total population over a predetermined amount; a standard metropolitan statistical area (SMSA).

36. A method for providing financial services to business customers and affluent individual customers, comprising:
providing a financial services facility including:

5 a.) a common area staffed by employees of the third-party, at which at least one of general business transactions not specific to any financial institution are transacted; information is dispensed to business customers; cash is obtained by business customers; and non-cash deposits to specific financial institutions are received from business customers; and

10 b.) providing a plurality of financial transaction areas occupied by and staffed by representatives of particular financial institutions, at which financial transactions between business customers and each particular financial institution occur.

37. The method according to claim 36, wherein the financial institutions include at least one institution selected from the group consisting of: commercial banks; investment banks; brokerage houses; and insurance companies.

5 38. The method according to claim 36, wherein non-cash deposits to specific financial institutions that are received from business customers are further processed by the operator of the NBN by performing one of the operations selected from the group consisting of: accepting non-cash deposits for forwarding to the specific financial institution for which they are intended; forwarding all non-cash deposits to a central check clearinghouse for routine banking system processing; and utilizing an alternative method approved by an appropriate banking regulatory body.

39. A branch office facility of a national branch network (NBN), for providing access to a plurality of financial institutions that are participating members of the NBN, by customers of the participating member financial institutions, the facility comprising:

5 a.) a common reception and waiting area interior to the facility with a doorway in communication with an exterior of the facility through which persons enter and exit the facility, the reception and waiting area further including: (i) a main reception desk staffed by an NBN representative for making appointments for customers of the participating member financial institutions, for directing customers to an office space of the appropriate participating member financial institution as customers arrive for appointments, and for providing general information about the facility and its participating member financial institutions to customers, prospective customers and visitors to the facility; and (ii) seating for customers and visitors;

10 b.) at least one of: (i) a teller station, staffed by at least one NBN representative, that is accessible from the common reception and waiting area by customers of the participating member financial institutions for receiving deposits to the participating member financial institutions from the customers; (ii) at least one automatic teller machine (ATM) at which customers can engage in financial transactions; and (iii) a quick deposit box; and

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25 c.) a plurality of financial office spaces, corresponding in number to
the number of participating member financial institutions
maintaining a presence at that NBN branch office facility, the
plurality of financial office spaces being situated in a portion of the
NBN branch office facility that is accessible only by passing the
main desk and not directly from the exterior of the facility, such
30 that each financial office space is occupied and staffed by one of
the participating member financial institutions, at which customers
of each respective participating member financial institution
engage in activities with representatives of that financial
institution.

40. The NBN branch office facility according to claim 39, wherein there is a
teller station.

41. The NBN branch office facility according to claim 40, wherein the teller
station accepts deposits from customers.

42. The NBN branch office facility according to claim 41, wherein the
deposits are non-cash deposits only.

43. The NBN branch office facility according to claim 41, wherein the
deposits include both cash and non-cash deposits.

44. The NBN branch office facility according to claim 40, wherein the teller station also dispenses cash to customers.

45. The NBN branch office facility according to claim 39, wherein the participating member financial institutions are selected from the group consisting of: commercial banks, investment banks, insurance companies, mortgage brokers, securities dealers, and combinations thereof.

46. The NBN branch office facility according to claim 45, wherein the participating member financial institutions include at least one commercial bank.

47. The NBN branch office facility according to claim 39, wherein the customers are restricted to business entities and affluent individuals meeting predetermined criteria.

48. The NBN branch office facility according to claim 47, wherein the predetermined criteria are established by at least one of an NBN facility organizer and the participating member financial institutions.

49. The NBN branch office facility according to claim 39, wherein there is at least one ATM.

50. The NBN branch office facility according to claim 49, wherein there is a plurality of ATM's.
51. The NBN branch office facility according to claim 39, wherein there is a teller station and at least one ATM.
52. The NBN branch office facility according to claim 49, wherein the ATM accepts cash and non-cash deposits from customers and dispenses cash to customers.
53. The NBN branch office facility according to claim 39, wherein the main desk also accepts non-cash deposits to participating member financial institutions from customers.
54. The NBN branch office facility according to claim 39, wherein the main desk accepts non-cash deposits to participating member financial institutions from customers only when there is no teller station present at that NBN branch facility.
55. The NBN branch office facility according to claim 39, wherein the activities engaged in between customers of the participating member financial institutions and representatives of the participating member financial institutions include: banking activities; insurance-related activities; mortgage-related activities; and securities-related activities.



56. The NBN branch office facility according to claim 55, wherein the banking activities include cash and non-cash deposits and withdrawals.
57. The NBN branch office facility according to claim 55, wherein the insurance-related activities include: applying for new insurance coverage, paying premiums for existing insurance coverage, and settling claims on insurance policies.
58. The NBN branch office facility according to claim 57, wherein the insurance relates to commercial and business properties and their operations.
59. The NBN branch office facility according to claim 55, wherein the mortgage-related activities include applying for and obtaining new first and subsequent mortgages, re-financing of existing mortgages, and making mortgage payments.
60. The NBN branch office facility according to claim 59, wherein the mortgages are mortgages on commercial properties.
61. The NBN branch office facility according to claim 55, wherein the securities-related activities include the buying and selling of stocks and

bonds, and the arrangement, approval, floating and sale of initial public (stock) offerings (IPO's).

62. The NBN branch office facility according to claim 55, further for providing access to at least one and up to a plurality of non-financial institutions that are also participating members of the NBN, by customers of the participating member non-financial institutions and participating member financial institutions, the facility further comprising:

d.) at least one and up to a plurality of non-financial spaces, corresponding in number to the number of participating member non-financial institutions maintaining a presence at that NBN branch office facility, the at least one and up to a plurality of non-financial spaces being situated in a portion of the NBN branch office facility that is accessible only by passing the main desk and not directly from the exterior of the facility, such that each non-financial space is occupied and staffed by one of the participating member non-financial institutions, at which customers of each respective participating member non-financial institution engage in activities with representatives of that non-financial institution.

63. The NBN branch office facility according to claim 62, wherein the non-financial spaces include: office spaces, retail selling spaces for tangible and intangible goods and services, and combinations thereof.

5 64. The NBN branch office facility according to claim 62, wherein the
participating member non-financial institutions are selected from the
group consisting of: temporary, part-time, and permanent personnel
agencies and services; out-sourced accounting and payroll services; law
offices; business materials and service suppliers, including office
supplies vendors; copying and duplicating services; messenger and
courier services; travel agencies and travel service arrangers and
providers; computer hardware and software leasing, sales, support,
maintenance and repair service stores and providers; telephone and
10 wireless products and services stores and providers; mobile telephone
services; offices of commercial dispute arbitration boards and agencies;
public, private and/or governmental organizations and institutions; small
business administration (SBA) offices; and combinations thereof.

5 65. The NBN branch office facility according to claim 62, wherein there are
from about 2 to about 12 participating member financial institutions that
maintain a presence at the NBN branch office facility; and wherein there
are from about 2 to about 12 participating member non-financial
institutions that maintain a presence at the NBN branch office facility.

66. The NBN branch office facility according to claim 62, wherein the
plurality of financial and/or non-financial spaces are a single physical
space shared by participating member institutions, from which they

provide virtual sales and service capability to their respective customers at different times.

67. The NBN branch office facility according to claim 39 further including at least one additional space, the use of which is shared by an organizer of the NBN and the participating member financial institutions, the additional space being selected from the group consisting of:

5 e.) a utility room for use by NBN and participating member staff, alternatively for one or more of the functions of:

10 i) providing a place at which deposits made by customers are readied for further processing, either by forwarding to the designated recipient member institution, or by forwarding to central bank facilities for processing, check clearing;

15 ii) as a break room for use by the both employees of the NBN and the member institutions; and

iii) as a place for extra storage of supplies for use by staff of both the NBN and the member institutions;

15 f.) a conference room, for alternatively conducting one or more of: meetings between customers and representatives of the participating members; internal meetings and training sessions conducted by one of the participating members for its staff; and meetings between the NBN organizer and its staff and one or more of the participating members and their staff;

- g.) a storage room for storing one or more of files, supplies and a combination thereof belonging to one or more of the NBN organizer and the participating members at that NBN branch office location; and
- h.) a library/research room, wherein participating member institutions and customers have access to business and financial news and information.

68. A national branch network (NBN) system comprising a plurality of networked NBN branch office facilities according to claim 39.

69. The NBN system according to claim 68, wherein there are from about 50 to about 300 networked NBN branch office facilities.

70. A national branch network (NBN) system comprising a plurality of networked NBN branch office facilities according to claim 62.

71. The NBN system according to claim 70, wherein there are from about 50 to about 300 networked NBN branch office facilities.

72. The NBN system according to claim 69, wherein the individual branch office facilities that constitute the network are in different locations.



73. The NBN system according to claim 72, wherein the different locations include different ones of at least one type of geo-political or commercial entity selected from the group consisting of: towns, cities, states, business districts, standard metropolitan statistical areas (SMSA's), regions, and countries.
74. The NBN system according to claim 71, wherein the individual branch office facilities that constitute the network are in different locations.
75. The NBN system according to claim 74, wherein the different locations include different ones of at least one type of geo-political or commercial entity selected from the group consisting of: towns, cities, states, business districts, standard metropolitan statistical areas (SMSA's), regions, and countries.
76. The NBN system according to claim 68, which is at least one of: owned, organized, and managed by a third-party entity that is itself not one of the participating member institutions of the network system.
77. The NBN system according to claim 70, which is at least one of: owned, organized, and managed, by a third-party entity that is itself not one of the participating member institutions of the network system.



78. A national branch network (NBN) system comprising a plurality of networked branch office facilities of a type selected from the group consisting of: full-service financial and non-financial facilities; financial transaction and sales and services-only facilities; non-financial sales and services-only facilities; and combinations thereof, wherein a plurality of participating member institutions, of a nature and character appropriate for the type of facility that each facility is, share space at those facilities where they maintain a presence, and further such that financial transaction and sales and service capabilities are present in at least one branch office facility within the system.
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79. The NBN system according to claim 78, wherein participating member institutions present at each such facility are also further at least communicatively networked to other dedicated facilities of that member, which other facilities are not NBN branch office facilities.
80. The NBN system according to claim 79, wherein the participating member institutions have a presence at each such facility that is selected from the group consisting of: physical, virtual; and combinations thereof.